

Beware of Banking Scams and Fraud



Never mail cash:

Avoid sending cash through mail, as it is not secure. If you need to transfer funds to another account, please ask us about the safest ways to transfer money.



Avoid gift card payments:

Legitimate business will not ask for payment or a return of funds in gift cards. Do not provide gift card codes as payment for any transactions. No Government authorities will ever ask for a gift card payment.



Be wary of overpayments:

Do not refund money for "overpayments." If you believe a company has overpaid you, please contact us and we will assist you in verifying the overpayment before any funds are returned. As a precaution, know that no one will send you a check for more than what is owed to you.



Stay alert for suspicious emails and texts:

Be cautious of unsolicited emails or texts. They can seem innocent at first but could lead to a false relationship with a scammer. Best practice is to never open a text message or email from someone you don't know or were not expecting one from. Never click any links within an unsolicited text or email. Instead, go to the official site directly from your internet browser or using the official mobile app. Be on the look for phishing emails or fake websites that mimic legitimate banking platforms to steal your information.



Beware of spoofed phone numbers:

Scammers can manipulate phone numbers to make it appear as though the call is coming from Yampa Valley Bank or other trusted companies, attempting to persuade customers to share personal information, assist with a purchase, or urgently send money.



Protect personal information:

Never share sensitive details like your Social Security number, bank account numbers, one-time passcodes or passwords with unknown sources.



Monitor account activity:

Regularly review your bank statements and transaction history for any unauthorized or suspicious activity. Contact your bank at the first sign of questionable activity.



Be wary of sudden changes:

Be vigilant of unexpected changes in payment instructions. Always contact the company directly to confirm any requested changes, as sudden alterations, particularly via email or text, can be a potential indicator of fraud. Scammers may attempt to access your email and send fraudulent messages to redirect payments to unauthorized accounts.



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